

AUDITING PROCEDURES REPORT

Issued under P.A. 2 of 1968, as amended. Filing is mandatory.

Local Government Type <input type="checkbox"/> City <input type="checkbox"/> Township <input type="checkbox"/> Village <input checked="" type="checkbox"/> Other		Local Government Name Mid-Michigan Community Fire Board	County Gratiot and Midland
Audit Date June 30, 2005	Opinion Date September 1, 2005	Date Accountant Report Submitted to State: October 31, 2005	

We have audited the financial statements of this local unit of government and rendered an opinion on financial statements prepared in accordance with the Statements of the Governmental Accounting Standards Board (GASB) and the *Uniform Reporting Format for Financial Statements for Counties and Local Units of Government in Michigan* by the Michigan Department of Treasury.

We affirm that:

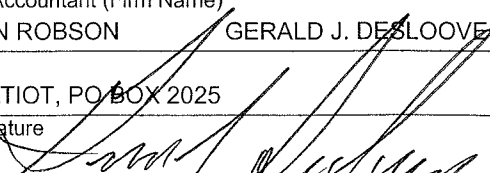
1. We have complied with the *Bulletin for the Audits of Local Units of Government in Michigan* as revised.
2. We are certified public accountants registered to practice in Michigan.

We further affirm the following. "Yes" responses have been disclosed in the financial statements, including the notes, or in the report of comments and recommendations

You must check the applicable box for each item below.

- | | | | | |
|-------------------------------------|-----|-------------------------------------|----|---|
| <input type="checkbox"/> | Yes | <input checked="" type="checkbox"/> | No | 1. Certain component units/funds/agencies of the local unit are excluded from the financial statements. |
| <input type="checkbox"/> | Yes | <input checked="" type="checkbox"/> | No | 2. There are accumulated deficits in one or more of this unit's unreserved fund balances/retained earnings (P.A. 275 of 1980). |
| <input checked="" type="checkbox"/> | Yes | <input type="checkbox"/> | No | 3. There are instances of non-compliance with the Uniform Accounting and Budgeting Act (P.A. 2 of 1968, as amended). |
| <input type="checkbox"/> | Yes | <input checked="" type="checkbox"/> | No | 4. The local unit has violated the conditions of either an order issued under the Municipal Finance Act or its requirements, or an order issued under the Emergency Municipal Loan Act. |
| <input type="checkbox"/> | Yes | <input checked="" type="checkbox"/> | No | 5. The local unit holds deposits/investments which do not comply with statutory requirements. (P.A. 20 of 1943, as amended [MCL 129.91], or P.A. 55 of 1982, as amended [MCL 38.1132]). |
| <input type="checkbox"/> | Yes | <input checked="" type="checkbox"/> | No | 6. The local unit has been delinquent in distributing tax revenues that were collected for another taxing unit. |
| <input type="checkbox"/> | Yes | <input checked="" type="checkbox"/> | No | 7. The local unit has violated the Constitutional requirement (Article 9, Section 24) to fund current year earned pension benefits (normal costs) in the current year. If the plan is more than 100% funded and the overfunding credits are more than the normal cost requirement, no contributions are due (paid during the year). |
| <input type="checkbox"/> | Yes | <input checked="" type="checkbox"/> | No | 8. The local unit uses credit cards and has not adopted an applicable policy as required by P.A. 266 of 1995 (MCL 129.241). |
| <input type="checkbox"/> | Yes | <input checked="" type="checkbox"/> | No | 9. The local unit has not adopted an investment policy as required by P.A. 196 of 1997 (MCL 129.95). |

We have enclosed the following:	Enclosed	To Be Forwarded	Not Required
The letter of comments and recommendations.			X
Reports on individual federal financial assistance programs (program audits).			X
Single Audit Reports (ASLGU).			X

Certified Public Accountant (Firm Name) REHMANN ROBSON GERALD J. DESLOOVER, CPA			
Street Address 5800 GRATIOT, PO BOX 2025		City SAGINAW	State MI
Accountant Signature 		Zip 48605	

**MID-MICHIGAN COMMUNITY FIRE BOARD
GRATIOT AND MIDLAND COUNTIES,
MICHIGAN**

Financial Statements

For the Year Ended June 30, 2005

MID-MICHIGAN COMMUNITY FIRE BOARD

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REHMANN ROBSON

Certified Public Accountants

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INDEPENDENT AUDITORS' REPORT

September 1, 2005

Fire Administrative Board
Mid-Michigan Community Fire Board
Gratiot and Midland Counties, Michigan
Saint Louis, Michigan

We have audited the accompanying financial statements of the governmental activities, and the major fund of the ***Mid-Michigan Community Fire Board***, "Fire Board", as of and for the year ended June 30, 2005, which collectively comprise the Fire Board's basic financial statements as listed in the table of contents. These financial statements are the responsibility of the ***Mid-Michigan Community Fire Board's*** management. Our responsibility is to express opinions on these financial statements based on our audit.

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinions.

In our opinion, the financial statements referred to above present fairly, in all material respects, the respective financial position of the governmental activities and the major fund of the ***Mid-Michigan Community Fire Board***, as of June 30, 2005, and the respective changes in financial position thereof and the budgetary comparison for the general fund, for the year then ended in conformity with accounting principles generally accepted in the United States of America.

The District has not presented Management's Discussion and Analysis (MD&A) as required supplementary information that the Governmental Accounting Standards Board has determined is necessary to supplement, although not required to be, part of the basic financial statements.

BASIC FINANCIAL STATEMENTS

MID-MICHIGAN COMMUNITY FIRE BOARD
GRATIOT AND MIDLAND COUNTIES, MICHIGAN
STATEMENT OF NET ASSETS AND GOVERNMENTAL FUND BALANCE SHEET
June 30, 2005

	<u>General Fund</u>	<u>Adjustments</u>	<u>Statement of Net Assets</u>
Assets			
Cash and cash equivalents	\$ 293,660	\$ -	\$ 293,660
Accounts receivable	425	-	425
Accrued interest receivable	1,200	-	1,200
Prepaid items	1,098	-	1,098
Capital assets, net of depreciation	-	280,857	280,857
	<hr/>	<hr/>	<hr/>
Total assets	296,383	280,857	577,240
	<hr/>	<hr/>	<hr/>
Liabilities			
Accounts payable	1,196	-	1,196
Accrued liabilities	2,157	1,036	3,193
Noncurrent liabilities:			
Due within one year	-	17,750	17,750
Due in more than one year	-	18,681	18,681
	<hr/>	<hr/>	<hr/>
Total liabilities	3,353	37,467	40,820
	<hr/>	<hr/>	<hr/>
Fund Balance/Net Assets			
Fund balance			
Unreserved - designated for equipment replacement	101,130	(101,130)	-
Unreserved	191,900	(191,900)	-
	<hr/>	<hr/>	<hr/>
Total fund balance	293,030	(293,030)	-
	<hr/>	<hr/>	<hr/>
Total fund balance and liabilities	\$ 296,383		
	<hr/> <hr/>		
Net assets			
Invested in capital assets, net of related debt		244,426	244,426
Unrestricted		(1,036)	291,994
		<hr/>	<hr/>
Total net assets		\$ 243,390	\$ 536,420
		<hr/> <hr/>	<hr/> <hr/>

The accompanying notes are an integral part of these financial statements.

**MID-MICHIGAN COMMUNITY FIRE BOARD
GRATIOT AND MIDLAND COUNTIES, MICHIGAN
STATEMENT OF ACTIVITIES AND GOVERNMENTAL FUND STATEMENT
OF REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCE
For the year ended June 30, 2005**

	<u>General Fund</u>	<u>Adjustments</u>	<u>Statement of Activities</u>
Revenues			
Charges for services	\$ 179,450	\$ -	\$ 179,450
Interest and rent	3,774	-	3,774
Donations	5,950	-	5,950
Other	524	-	524
	<hr/>	<hr/>	<hr/>
Total revenues	189,698	-	189,698
	<hr/>	<hr/>	<hr/>
Expenditures/expenses			
Fire Protection:			
Salaries and wages	69,749	-	69,749
Employee benefits	14,517	-	14,517
Supplies	4,351	-	4,351
Postage	337	-	337
Gas and fuel	2,196	-	2,196
Uniforms - turnout gear	6,032	-	6,032
Professional and contracted services	1,931	-	1,931
Insurance and bonds	3,618	-	3,618
Communications	7,280	-	7,280
Meals	742	-	742
Repair and maintenance	12,017	-	12,017
Miscellaneous	484	-	484
Education and training	3,153	-	3,153
Capital outlay	13,290	(3,150)	10,140
Depreciation	-	36,392	36,392
Debt service:			
Principal	16,864	(16,864)	-
Interest and fiscal charges	2,798	(363)	2,435
	<hr/>	<hr/>	<hr/>
Total expenditures/expenses	159,359	16,015	175,374
	<hr/>	<hr/>	<hr/>
Net change in fund balance/net assets	30,339	(16,015)	14,324
	<hr/>	<hr/>	<hr/>
Fund balance/net assets, beginning of period	262,691	259,405	522,096
	<hr/>	<hr/>	<hr/>
Fund balance/net assets, end of period	<u>\$ 293,030</u>	<u>\$ 243,390</u>	<u>\$ 536,420</u>

The accompanying notes are an integral part of these financial statements.

MID-MICHIGAN COMMUNITY FIRE BOARD
GRATIOT AND MIDLAND COUNTIES, MICHIGAN
STATEMENT OF REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCE
BUDGET AND ACTUAL - GENERAL FUND
For the year ended June 30, 2005

	<u>Original Budget</u>	<u>Amended Budget</u>	<u>Actual</u>	<u>Over (Under) Budget</u>
Revenues				
Charges for services	\$ 179,450	\$ 179,450	\$ 179,450	\$ -
Interest and rent	2,750	2,750	3,774	1,024
Donations	-	-	5,950	5,950
Other	4,000	4,000	524	(3,476)
Total revenues	<u>186,200</u>	<u>186,200</u>	<u>189,698</u>	<u>3,498</u>
Expenditures				
Fire Protection:				
Salaries and wages	80,000	80,000	69,749	(10,251)
Employee benefits	19,000	19,000	14,517	(4,483)
Supplies	3,500	3,500	4,351	851
Postage	300	300	337	37
Gas and fuel	1,750	1,750	2,196	446
Uniforms - turnout gear	6,000	6,000	6,032	32
Professional and contracted services	2,000	2,000	1,931	(69)
Insurance and bonds	5,500	5,500	3,618	(1,882)
Communications	6,000	6,000	7,280	1,280
Meals	750	750	742	(8)
Repair and maintenance	13,500	13,500	12,017	(1,483)
Miscellaneous	1,100	1,100	484	(616)
Education and training	8,500	8,500	3,153	(5,347)
Capital outlay	10,000	10,000	13,290	3,290
Debt service:				
Principal	16,500	16,500	16,864	364
Interest and fiscal charges	3,800	3,800	2,798	(1,002)
Total expenditures	<u>178,200</u>	<u>178,200</u>	<u>159,359</u>	<u>(18,841)</u>
Net change in fund balance	<u>8,000</u>	<u>8,000</u>	<u>30,339</u>	<u>22,339</u>
Fund balance, beginning of period	<u>262,691</u>	<u>262,691</u>	<u>262,691</u>	<u>-</u>
Fund balance, end of period	<u>\$ 270,691</u>	<u>\$ 270,691</u>	<u>\$ 293,030</u>	<u>\$ 22,339</u>

The accompanying notes are an integral part of these financial statements.

MID-MICHIGAN COMMUNITY FIRE BOARD

NOTES TO FINANCIAL STATEMENTS

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A. Reporting entity

The Mid-Michigan Community Fire Board was established April 1, 1982, for the purpose of providing fire protection to it's members of local governments: the City of Saint Louis, and the Townships of Bethany, Pine River, and Jasper. The accompanying financial statements present the Fire Board's operations for the government as a whole.

The Fire Board has implemented GASB Statement No. 14, The Financial Reporting Entity and *Statement of Michigan Governmental Accounting and Auditing* No. 5, which defines the reporting of primary government and component unit activities. The basic criterion for including a governmental department, agency, institution, commission, public authority or other governmental organization in a governmental unit's financial report is the exercise of financial responsibility over such agencies by the governmental unit's elected officials, the selection of the governing authority, the designation of management, or the ability to exert significant influence on operations.

The Fire Board is a joint venture as defined by the Governmental Accounting Standards Board. The Fire Board does not meet the criteria to be included in the financial statements of the creating governments because they do not have the requisite degree of oversight responsibility. In addition, there are no other governmental units' financial statements, for which the Fire Board has oversight responsibility, which should be included in the accompanying financial statements.

B. Government-wide and fund financial statements

As permitted by GASB Statement No. 34, the Fire Board uses an alternative approach reserved for single program governments to present combined government-wide and fund financial statements by using a columnar format that reconciles individual line items of fund financial data to government-wide data in a separate column. Accordingly, this is presented in the Statement of Net Assets and Governmental Fund Balance Sheet and the Statement of Activities and Governmental Fund Revenues, Expenditures and Changes in Fund Balances. The Fire Board's major fund, the General Fund, is reported in a separate column in the aforementioned financial statements.

MID-MICHIGAN COMMUNITY FIRE BOARD

NOTES TO FINANCIAL STATEMENTS

C. Measurement focus, basis of accounting and financial statement presentation

The government-wide financial statements are reported using the economic resources measurement focus and the accrual basis of accounting. Revenues are recorded when earned and expenses are recorded when a liability is incurred, regardless of the timing of related cash flows. Tri-party contributions and similar items are recognized as revenue as soon as all eligibility requirements imposed by the provider have been met.

Governmental fund financial statements are reported using the current financial resources measurement focus and the modified accrual basis of accounting. Revenues are recognized as soon as they are both measurable and available. Revenues are considered to be available when they are collectible within the current period or soon enough thereafter to pay liabilities of the current period. For this purpose, the Authority considers revenues to be available if they are collected within 60 days of the end of the current fiscal period. Expenditures generally are recorded when a liability is incurred, as under accrual accounting. However, debt service expenditures, as well as expenditures related to compensated absences and claims and judgments, are recorded only when payment is due.

Intergovernmental revenues and interest associated with the current fiscal period are all considered to be susceptible to accrual and so have been recognized as revenues of the current fiscal period. All other revenue items are considered to be measurable and available only when cash is received by the government.

Private-sector standards of accounting and financial reporting issued prior to December 1, 1989, generally are followed in the government-wide financial statements to the extent that those standards do not conflict with or contradict guidance of the Governmental Accounting Standards Board.

D. Deposits and investments

Cash and cash equivalents consist of deposits in checking accounts, other demand accounts and certificates of deposit with an original maturity date less than 90 days from the original issue date.

E. Capital assets

Capital assets, which include property, plant, and equipment are reported in the statement of net assets. Capital assets are defined by the government as assets with an initial individual cost of more than \$1,000 and an estimated useful life in excess of one year. Such assets are recorded at historical cost or estimated historical cost if purchased or constructed. Donated capital assets are recorded at estimated fair market value at the date of donation.

MID-MICHIGAN COMMUNITY FIRE BOARD

NOTES TO FINANCIAL STATEMENTS

Equipment is depreciated using the straight-line method over the following useful lives:

Machinery & equipment	3 to 15 years
Vehicles	6 to 20 years

2. RECONCILIATION OF GOVERNMENT-WIDE AND FUND FINANCIAL STATEMENTS

A. Explanation of differences between the governmental fund balance sheet and the statement of net assets

Fund Balance – General Fund	\$ 293,030
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Amounts reported for governmental activities in the statement of net assets are different because:

Capital assets used in governmental activities are not financial resources and therefore are not reported in the fund.

Cost of capital assets	598,052
Accumulated depreciation	(317,195)

Interest on long-term debt is not accrued in the fund, but is recognized as a liability in the statement of net assets.	(1,036)
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Long-term capital leases are not considered due and payable in the current period therefore are not reported in the fund.	<u>(36,431)</u>
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Net assets of governmental activities	<u>\$ 536,420</u>
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MID-MICHIGAN COMMUNITY FIRE BOARD

NOTES TO FINANCIAL STATEMENTS

B. Explanation of differences between the governmental fund statement of revenues, expenditures and changes in fund balances and the government-wide statement of activities

Net change in fund balance – General Fund \$ 30,339

Amounts reported for governmental activities in the statement of activities are different because:

Governmental funds report capital outlays as expenditures. However, in the statement of activities, the cost of those assets is allocated over their estimated useful lives and reported as depreciation expense.

Capital asset additions	3,150
Depreciation expense	(36,392)

Interest on long-term debt is not accrued in the fund, but is recognized as a liability in the statement of net assets. 363

Principal repayment on a capital lease is an expenditure in the governmental fund, but reduces long-term liabilities in the statement of net assets. 16,864

Net assets of governmental activities \$ 14,324

3. STEWARDSHIP, COMPLIANCE AND ACCOUNTABILITY

A. Budgetary information

Annual budgets are adopted on a basis consistent with generally accepted accounting principles. All annual appropriations lapse at fiscal year end. The budget document presents information by fund, function, department or activity, and line items. The legal level of budgetary control adopted by the governing body is at the activity level.

MID-MICHIGAN COMMUNITY FIRE BOARD

NOTES TO FINANCIAL STATEMENTS

B. Excess of expenditures over appropriations

The General Fund expenditures exceeded appropriations at the legal level of budgetary control as follows:

	<u>Budget</u>	<u>Actual</u>	<u>Unfavorable Variance</u>
Capital outlay	\$ 10,000	\$ 13,290	\$ 3,290

4. DEPOSITS AND INVESTMENTS

	<u>Carrying Amount</u>
Cash and cash equivalents/Deposits	<u>\$ 293,660</u>

Michigan law authorizes the Fire Board to deposit and invest in:

- a. Bonds, securities, other obligations and repurchase agreements of the United States, or an agency or instrumentality of the United States.
- b. Certificates of deposit, savings accounts, deposit accounts or depository receipts of a qualified institution.
- c. Commercial paper rated at the time of purchase within the 2 highest classifications established by not less than 2 standard rating services and that matures not more than 270 days after the date of purchase.
- d. Bankers acceptances of United States banks.
- e. Obligations of the State of Michigan and its political subdivisions that, at the time of purchase are rated as investment grade by at least one standard rating service.
- f. Mutual funds registered under the investments company act of 1940 with the authority to purchase only investment vehicles that are legal for direct investment by a public corporation.
- g. External investment pools as authorized by Public Act 20 as amended through 12/31/97.

MID-MICHIGAN COMMUNITY FIRE BOARD

NOTES TO FINANCIAL STATEMENTS

The Fire Board's investment policy has authorized investment in bonds and securities of the United States government and bank accounts and certificates of deposit, but not the remainder of State statutory investments.

Investment and deposit risk

Interest Rate Risk. State law limits the allowable investments and the maturities of some of the allowable investments as identified in the list of authorized investments above.

Credit Risk. State law limits investments to specific government securities, certificates of deposits and bank accounts with qualified financial institutions, commercial paper with specific maximum maturities and ratings when purchased, bankers acceptances of specific financial institutions, qualified mutual funds and qualified external investment pools as identified in the list of authorized investments above.

Custodial Credit Risk – Deposits. Custodial credit risk is the risk that in the event of a bank failure, the Fire Board's deposits may not be returned. State law does not require and the Fire Board does not have a policy for deposit custodial credit risk. As of year end \$61,183 of the Fire Board's bank balance of \$293,660 was exposed to custodial credit risk because it was uninsured and uncollateralized.

Custodial Credit Risk – Investments. For an investment, custodial credit risk is the risk that, in the event of the failure of the counterparty, the Fire Board will not be able to recover the value of its investments or collateral securities that are in the possession of an outside party. State law does not require and the Fire Board does not have a policy for investment custodial credit risk.

Concentration of Credit Risk. State law limits allowable investments but does not limit concentration of credit risk. The Fire Board's investment policy does not have specific limits in excess of state law on concentration of credit risk.

MID-MICHIGAN COMMUNITY FIRE BOARD

NOTES TO FINANCIAL STATEMENTS

5. CAPITAL ASSETS

	<u>Beginning Balance</u>	<u>Additions</u>	<u>Disposals</u>	<u>Ending Balance</u>
Governmental activities				
Capital assets being depreciated:				
Machinery and equipment	\$ 179,713	\$ 3,150	\$ -	\$ 182,863
Vehicles	<u>415,189</u>	<u>-</u>	<u>-</u>	<u>415,189</u>
Total capital assets being depreciated	<u>594,902</u>	<u>3,150</u>	<u>-</u>	<u>598,052</u>
Less accumulated depreciation				
Machinery and equipment	(70,770)	(14,826)	-	(85,596)
Vehicles	<u>(210,033)</u>	<u>(21,566)</u>	<u>-</u>	<u>(231,599)</u>
Total accumulated depreciation	<u>(280,803)</u>	<u>(36,392)</u>	<u>-</u>	<u>(317,195)</u>
Capital assets being depreciated, net	<u>314,099</u>	<u>(33,242)</u>	<u>-</u>	<u>280,857</u>
Governmental activities capital assets, net	<u>\$ 314,099</u>	<u>\$ (33,242)</u>	<u>\$ -</u>	<u>\$ 280,857</u>

Depreciation expense was charged to the Fire Protection program of the Fire Board.

6. RISK MANAGEMENT

The Fire Board is exposed to various risks of loss related to property loss, torts, theft, damage and destruction of property, errors and omissions, employee injuries (workers compensation) and natural disasters. The Fire Board manages these risks by obtaining commercial insurance coverage for these types of claims through a policy held by the City of Saint Louis, Michigan. There have been no settlements that exceeded insurance coverage in the past three fiscal years.

MID-MICHIGAN COMMUNITY FIRE BOARD

NOTES TO FINANCIAL STATEMENTS

7. LEASES

The Fire Board has entered into a lease agreement as lessee for financing the purchase of a fire vehicle. This lease agreement qualifies as a capital lease for accounting purposes and, therefore, has been recorded at the net present value of the future minimum lease payments as of the inception date. The gross amount of assets under capital leases is \$170,529. The accumulated amortization on the above assets is \$70,343. The net value of \$100,186 is included in Vehicles. The future minimum lease obligations and the net present value is as follows:

Year ended June 30,	
2006	\$ 19,662
2007	<u>19,662</u>
Total Minimum Lease Payments	39,324
Less: Amount Representing Interest	<u>(2,893)</u>
Net Present Value	<u>\$ 36,431</u>

Interest expense totaled \$2,435 for the year ended June 30, 2005.

Changes in Long-Term Debt

Long-term liability activity for the year ended June 30, 2005 was as follows:

	<u>Beginning Balance</u>	<u>Additions</u>	<u>Deductions</u>	<u>Ending Balance</u>	<u>Due within One Year</u>
Lease	\$ <u>53,295</u>	\$ <u>-</u>	\$ <u>(16,864)</u>	\$ <u>36,431</u>	\$ <u>17,750</u>

MID-MICHIGAN COMMUNITY FIRE BOARD

NOTES TO FINANCIAL STATEMENTS

8. MEMBER CONTRIBUTIONS

Participating members of the Fire Board make annual contributions based on the number of fire runs and the number of rescue runs. The contributions for fire runs is based on the proportion of each member's number of fire runs compared to the total fire runs for all entities during the four previous fiscal years. The rescue run contribution is based on the number of rescue runs made for each member for the previous fiscal year multiplied by a rate established by the Fire Board. The amount of contributions by each member for the fiscal year ended June 30,2005, follows:

		<u>Fire Runs</u>	<u>Rescue Runs</u>	<u>Total Contributions</u>
City of St. Louis	35%	50,000	13,400	\$ 63,400
Bethany Township	18%	29,688	2,200	31,888
Jasper Township	24%	39,062	3,300	42,362
Pine River Township	<u>23%</u>	<u>37,500</u>	<u>4,300</u>	<u>41,800</u>
Total	<u>100%</u>	<u>156,250</u>	<u>23,200</u>	<u>\$ 179,450</u>

* * * * *